

TRANSFERMATE FOR EDUCATION PARTNERS

Embedded payments technology
for education partners



OUR PROMISE

Embed TransferMate's fully regulated payables and receivables technology into your platform and make receiving and refunding international student fees more transparent and cost-effective.



WHY IT WORKS



GLOBAL REACH

We have built an unrivaled and expanding regulated global payments infrastructure spanning 200+ countries and territories in 140+ currencies. By partnering with us, you can leverage the benefits of our network and pass on that value to your clients while also creating additional revenue streams.



TRUSTED TECHNOLOGY AND MULTIPLE INTEGRATION MODELS

Through our wide choice of flexible integration models, our development team will create bespoke solutions that will embed our easy-to-use, trusted, and automated technology within your platform in a way that works for you.

YOUR COMPLETE SOLUTION



FULLY REGULATED MONEY SERVICE BUSINESS

TransferMate is a fully regulated money service business (MSB). As such, we are licensed to transmit and convert funds across our global network on behalf of our clients with industry-leading security and compliance.

HOW YOU CAN INTEGRATE WITH TRANSFERMATE

- ✓ **Full API Integration:** With full API integrations, we can create a seamless and automated student payment process for your platform.
- ✓ **TransferMate Web Portal:** Use TransferMate's existing Web Portal to process transactions directly.
- ✓ **Webhook Secure File Transfer:** Pass secure files to TransferMate's system to process the payments through our network via secure webhook data exchange.

FEATURES & BENEFITS



FEATURES

- ✓ **TransferMate's Global Payments Network**
- ✓ **Fully Regulated Money Service Business (MSB)**
- ✓ **Eliminate International Transfer Fees**
- ✓ **Fast Global Collections Capabilities**
- ✓ **Automated Reconciliation**
- ✓ **Single Source of Truth**
- ✓ **Effortless Refunds**
- ✓ **Global Support Model**

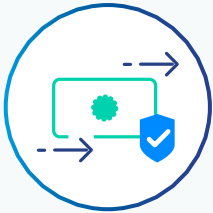


BENEFITS

- ✓ Access the world's broadest non-bank, licensed payments infrastructure, covering 200+ countries and territories in 140+ currencies. **Our global coverage = your global coverage.**
- ✓ We are a **fully regulated entity** that adheres to all local insurance regulations – public liability, client fund liability and cyber liability. We accept complete liability, for the security of funds in transit.
- ✓ **Eliminate bank fees** on payables and receivables by using TransferMate.
- ✓ Your educational clients will gain the ability to receive payments on behalf of students **within 48 hours** and store value in 30 currencies.
- ✓ Fully referenced payments for **instant reconciliation**, with live updates on partner's platform through webhooks. Save you and your clients tedious manual processing time.
- ✓ Back-end system with a **complete record** of student payment history.
- ✓ Your clients can leverage our payments network to send refunds globally quickly and avoid paying bank fees when refunds may occur.
- ✓ 24/7 multilingual customer service and support for students means students can contact a real person via live chat, phone, or email at any time.

WHY TRANSFERMATE

Why choose us over our competitors?



Fully regulated and secure payments: As an MSB, TransferMate is **fully regulated** to transmit and convert funds across our global network. Unlike our competitors, **we take full liability** for those funds. Your money is safe with us.



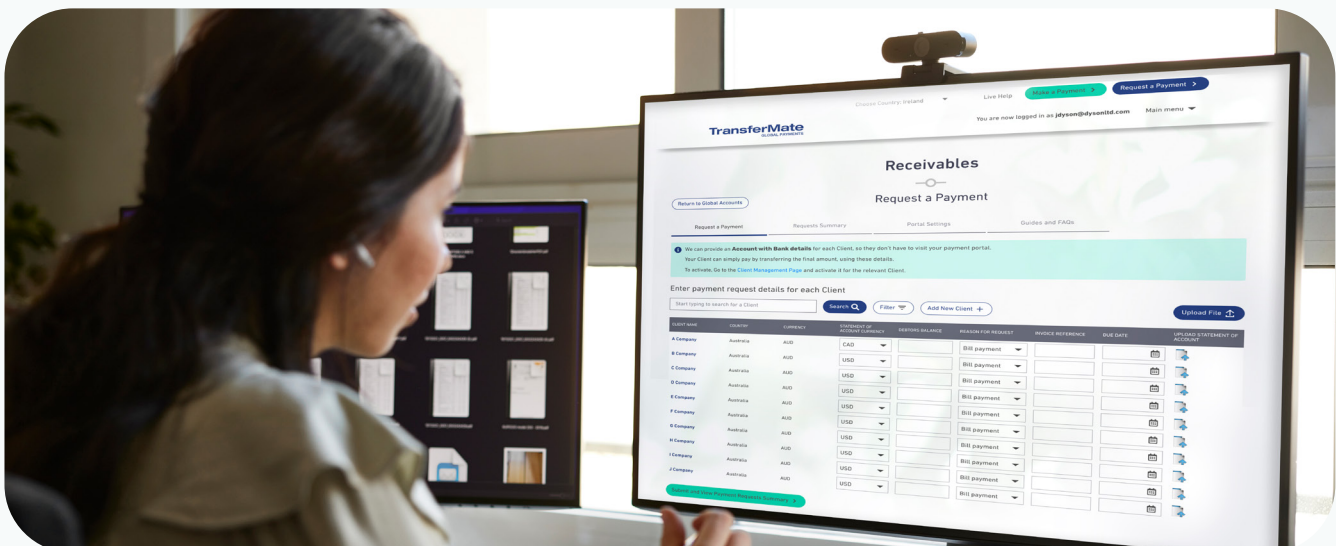
Preferential FX rates and zero merchant fees: We've built the industry's largest non-bank, licensed payments network. Even with banks included, we have the third-largest licensing footprint in the world. This enables you to leverage preferential FX rates and benefit from zero merchant receiver fees. **We will save you money.**



Splitting of funds: TransferMate settles and holds funds in multiple segregated escrow accounts operated by our in-house payment and treasury teams. Unlike our competitors, **we safeguard your funds from creditors.**



Our technology: You have an array of integrations options, from which to choose, including API integration, online Web Portal, and to standalone hosts with instant web hook notifications.



HOW IT WORKS FOR YOUR CLIENTS

THROUGH YOUR API CONNECTION

STEP 1: REGISTER

Student registers on client's portal with integrated TransferMate API.

THROUGH SECURE TRANSFERMATE DOMAIN

STEP 1: REGISTER

Student registers on the secure TransferMate domain and enters their payment details.

STEP 2: BOOK THE PAYMENT

The sender receives a real-time exchange rate, updated every 3 seconds, and makes payment through their preferred method and in their home country and local currency.

STEP 3 FAST & SECURE TRANSFERS

Once funds are received from the student into the local TransferMate account, they are immediately transferred to the educational institute's chosen bank account, with instant notifications sent to the institution.

AN ARRAY OF ACCEPTED PAYMENTS

- VISA
- Union Pay
- Trustly
- And many more
- MasterCard
- AliPay
- SOFORT
- American Express
- Wire transfers
- RuPay

CLIENT SUCCESS STORIES

Don't just take our word for it

VITA Student – “One thing Vita Student prides itself on is the experience. And if the experience of even just making a payment to us is difficult, then we failed at the first hurdle. We can transact now with ease. With TransferMate, it's a frictionless journey for all of our students across the world.”



Nichola Collette-Yates
Head of Customer Engagement,
VITA Student



Fares Magesa
Assistant Director,
Student Accounts Office of
Student Financial Services,
Andrews University

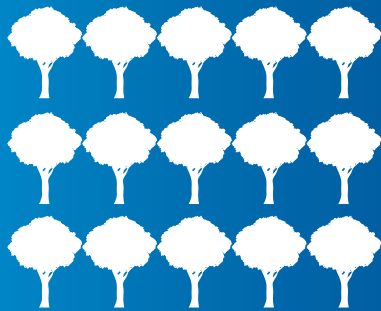
Andrews University – “The TransferMate team has been amazing to work with in every aspect, from the inquiry call to multiple meetings with our team, to the onboarding process, the launch date, and follow-up customer service. **Together their whole team has been amazing, and we are glad that we have decided to partner with TransferMate to enhance and safeguard the international payment process for our clients.**”

aparto – “aparto and TransferMate have been working together since 2018, providing easy payment solutions for our students. **Since then, the platform has improved the payment experience, especially for our international students paying from abroad.**”



Liina Pasenau
Systems Trainer
and StarRez Manager,
aparto

PLANT A TREE BY PAYING YOUR STUDENT FEE



25K

**We plant 25,000 trees a year to off-set
the carbon emissions of international
student travel.**



START THE CONVERSATION

Contact us now to streamline your international student payments process.



Thomas Butler

INTERNATIONAL COMMERCIAL DIRECTOR

E: tbutler@transfermate.com

E: education@TransferMate.com
W: www.transfermate.com/education

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